

**STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.**

0 Valuation of Security

0 Assumption of Executory Contract or Unexpired Lease

0 Lien Avoidance

Last revised: September 1, 2018

**UNITED STATES BANKRUPTCY COURT  
District of New Jersey**

In Re: **Suzanne L Michel**

Case No.:

**19-13371**

Judge:

**Altenburg**

Debtor(s)

**CHAPTER 13 PLAN AND MOTIONS - AMENDED**

☐ Original

☒ Modified/Notice Required

Date:

**9/24/2019**

☐ Motions Included

☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE.

**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

**The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.**

**THIS PLAN:**

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney CS Initial Debtor: SLM Initial Co-Debtor \_\_\_\_\_

### Part 1: Payment and Length of Plan

a. The debtor shall pay 488.00 Monthly to the Chapter 13 Trustee, starting on March 1, 2019 for approximately 60 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

- ☒ Future Earnings  
☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

- ☐ Sale of real property  
Description:  
Proposed date for completion: \_\_\_\_\_

- ☐ Refinance of real property:  
Description:  
Proposed date for completion: \_\_\_\_\_

- ☐ Loan modification with respect to mortgage encumbering property:  
Description:  
Proposed date for completion: \_\_\_\_\_

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

### Part 2: Adequate Protection

☒ NONE

a. Adequate protection payments will be made in the amount of \$\_\_\_\_ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_ (creditor).

b. Adequate protection payments will be made in the amount of \$\_\_\_\_ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: \_\_\_\_ (creditor).

### Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
Chad M Sherwood	Attorney Fees	2,500.00

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:  
Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
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#### Part 4: Secured Claims

##### a. Curing Default and Maintaining Payments on Principal Residence: ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Bayview Loan Servicing	106 Roslyn Avenue North Cape May, NJ 08204 Cape May County \$222,000.00 value less 15% cost of sale	20,000.00	0.00	20,000.00	1,025.00

##### b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
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##### c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
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##### d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to Be Paid
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**-NONE-**

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

**e. Surrender ☐ NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
Capital One Auto Finance	2017 Dodge Journey Location: 106 Roslyn Avenue, North Cape May NJ 08204	15,000.00	3,298.00
Chrysler Capital	2013 Ford F350 Location: 106 Roslyn Avenue, North Cape May NJ 08204 50% owned with Anthony Jackson	10,000.00	24,513.00
Mariner Finance	2013 Ford F350 Location: 106 Roslyn Avenue, North Cape May NJ 08204 50% owned with Anthony Jackson	10,000.00	3,772.00

**f. Secured Claims Unaffected by the Plan ☒ NONE**

The following secured claims are unaffected by the Plan:

Creditor

**g. Secured Claims to be Paid in Full Through the Plan ☒ NONE**

Creditor	Collateral	Total Amount to be Paid through the Plan
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**Part 5: Unsecured Claims ☐ NONE**

a. **Not separately classified** allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$\_\_\_ to be distributed *pro rata*
- ☒ Not less than 100 percent
- ☐ *Pro Rata* distribution from any remaining funds

b. **Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
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**Part 6: Executory Contracts and Unexpired Leases ☒ NONE**

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
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**Part 7: Motions** ☒ **NONE**

**NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, Notice of Chapter 13 Plan Transmittal, within the time and in the manner set forth in D.N.J. LBR 3015-1. A Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation must be filed with the Clerk of Court when the plan and transmittal notice are served.**

**a. Motion to Avoid Liens under 11 U.S.C. Section 522(f). ■ NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
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**b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ■ NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
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**c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ■ NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
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**Part 8: Other Plan Provisions**

**a. Vesting of Property of the Estate**

- ☒ Upon Confirmation  
☐ Upon Discharge

**b. Payment Notices**

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

**c. Order of Distribution**

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee Commissions
- 2) Other Administrative Claims
- 3) Secured Claims
- 4) Lease Arrearages
- 5) Priority Claims
- 6) General Unsecured Claims

**d. Post-Petition Claims**

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

**Part 9: Modification ☐ NONE**

If this Plan modifies a Plan previously filed in this case, complete the information below.  
Date of Plan being modified: 2/19/2019.

Explain below <b>why</b> the plan is being modified: to surrender vehicles that have or will obtain stay relief	Explain below <b>how</b> the plan is being modified: to surrender vehicles
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Are Schedules I and J being filed simultaneously with this Modified Plan? ☒ Yes ☐ No

**Part 10 : Non-Standard Provision(s): Signatures Required**

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

**Signatures**

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to *Local Form, Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: September 24, 2019	/s/ Suzanne L Michel Suzanne L Michel Debtor
Date: _____	Joint Debtor
Date: September 24, 2019	/s/ Chad M Sherwood Chad M Sherwood Attorney for the Debtor(s)

**Certificate of Notice Page 7 of 8**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Suzanne L. Michel  
 Debtor

Case No. 19-13371-ABA  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: pdf901

Page 1 of 2  
 Total Noticed: 31

Date Rcvd: Sep 25, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 27, 2019.

db	+Suzanne L. Michel, 106 Roslyn Avenue, North Cape May, NJ 08204-2176
cr	+Santander Consumer USA Inc. dba Chrysler Capital, PO Box 961278, Ft. Worth, TX 76161-0278
518035572	+Anthony Jackson, 106 Roslyn Avenue, North Cape May, NJ 08204-2176
518070891	+BAYVIEW LOAN SERVICING, LLC, KML Law Group, P.C., 216 Haddon Avenue, Ste. 406, Westmont, NJ 08108-2812
518184941	+Cape Regional Medical Center, Apex Asset Management, LLC, PO Box 5407, Lancaster, PA 17606-5407
518066733	+Chrysler Capital, PO Box 961275, Fort Worth, TX 76161-0275
518035577	+Chrysler Capital, PO Box 961245, Fort Worth, TX 76161-0244
518035580	First Premier, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
518035582	+Mariner Finance, 8211 Town Center Drive, Nottingham, MD 21236-5904
518035583	Monterey Collections, 4095 Avendia De La Plata, Oceanside, CA 92056-5802
518234694	+Restora, LLC, RAS Crane, LLC, 10700 Abbott'Bridge s Road, Suite 170, Duluth, GA 30097-8461
518344829	+Restora, LLC, Weinstein & Riley, P.S., 2001 Western Ave., Suite 400, Seattle, WA 98121-3132
518375935	+Santander Consumer USA Inc., dba Chrysler Capital, PO Box 961278, Ft. Worth, TX 76161-0278
518375936	+Santander Consumer USA Inc., d/b/a Chrysler Capital, Law Offices of John R. Morton, Jr., 110 Marter Ave., Suite 301, Moorestown, NJ 08057-3124
518035584	+Stern & Eisenberg PC, 1040 N Kings Highway, Suite 407, Cherry Hill, NJ 08034-1925

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: usanj.njbankr@usdoj.gov Sep 26 2019 00:31:39 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Sep 26 2019 00:31:36 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518035573	+E-mail/Text: rperez@arcadiarecovery.com Sep 26 2019 00:31:48 Arcadia Recovery Bureau, 645 Penn Street, Dept 310, Reading, PA 19601-3559
518267180	+E-mail/Text: bnc@atlasacq.com Sep 26 2019 00:30:31 Atlas Acquisitions LLC, 294 Union St., Hackensack, NJ 07601-4303
518035574	+E-mail/Text: bkmailbayview@bayviewloanservicing.com Sep 26 2019 00:32:03 Bayview Loan Servicing, 4425 Ponce de Leon Blvd, 5th Floor, Miami, FL 33146-1837
518035575	E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Sep 26 2019 00:33:46 Capital One, PO Box 30281, Salt Lake City, UT 84130-0281
518035576	+E-mail/PDF: AIS.COAF.EBN@Americaninfosource.com Sep 26 2019 00:34:42 Capital One Auto Finance, PO Box 259407, Plano, TX 75025-9407
518048000	+E-mail/PDF: acg.acg.ebn@americaninfosource.com Sep 26 2019 00:33:47 Capital One Auto Finance, a division of, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
518053029	+E-mail/PDF: acg.acg.ebn@americaninfosource.com Sep 26 2019 00:34:31 Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
518167019	+E-mail/PDF: EBN.AIS@AMERICANINFOSOURCE.COM Sep 26 2019 00:33:15 Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518035578	E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Sep 26 2019 00:31:25 Comenity Bank/Roamans, PO Box 182789, Columbus, OH 43218-2789
518035579	E-mail/PDF: creditonebknofications@resurgent.com Sep 26 2019 00:33:11 Credit One Bank, PO Box 98872, Las Vegas, NV 89193-8872
518035581	+E-mail/Text: bnc-bluestem@quantum3group.com Sep 26 2019 00:32:11 Gettington, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
518200393	E-mail/PDF: resurgentbknofications@resurgent.com Sep 26 2019 00:33:14 LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518130369	+E-mail/Text: JCAP_BNC_Notices@jcap.com Sep 26 2019 00:31:53 Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
518196194	E-mail/Text: bnc-quantum@quantum3group.com Sep 26 2019 00:31:31 Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
	TOTAL: 16

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr*	+Restora, LLC, RAS Crane, LLC, 10700 Abbott'Bridge s Road, Suite 170, Duluth, GA 30097-8461
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TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-1

User: admin  
Form ID: pdf901

Page 2 of 2  
Total Noticed: 31

Date Rcvd: Sep 25, 2019

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 27, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 24, 2019 at the address(es) listed below:

Chad M. Sherwood on behalf of Debtor Suzanne L. Michel chad@sherwoodlegal.com  
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,  
summarymail@standingtrustee.com  
Jason Brett Schwartz on behalf of Creditor Capital One Auto Finance  
jschwartz@mesterschwartz.com  
John R. Morton, Jr. on behalf of Creditor Santander Consumer USA Inc. dba Chrysler Capital  
ecfmail@mortoncraig.com, mortoncraigecf@gmail.com  
Laura M. Egerman on behalf of Creditor Restora, LLC bkyecf@rasflaw.com,  
bkyecf@rasflaw.com;legerman@rasnj.com  
Rebecca Ann Solarz on behalf of Creditor BAYVIEW LOAN SERVICING, LLC, A DELAWARE LIMITED  
LIABILITY COMPANY rsolarz@kmlawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8